

In re	(SHORT TITLE)	CHAPTER:
	Debtor(s).	CASE NO.:

**DECLARATION OF CREDITOR IN SUPPORT OF MOTION FOR  
APPROVAL OF REAFFIRMATION AGREEMENT  
(Creditor: \_\_\_\_\_)**

I, \_\_\_\_\_, declare as follows:  
(Print Name of Declarant)

1. I have personal knowledge of the matters set forth in this declaration, and, if called upon to testify, I could and would competently testify thereto. I am over 18 years of age.
2. I am an employee of \_\_\_\_\_ ("Creditor").  
(Print Name of Company)
3. My position/title is \_\_\_\_\_.
4. I am one of the custodians of books, records and files of Creditor as to those books, records and files that pertain to loans or extensions of credit given to Debtor(s). I have personally worked on books, records and files as to the following facts. I know them to be true of my own knowledge or I have gained knowledge of them from the business records of Creditor on behalf of Creditor, which were made at or about the time of the events recorded, and which are maintained in the ordinary course of Creditor's business at or near the time of the acts, conditions or events to which they relate. Any such document was prepared in the ordinary course of business of Creditor by a person who had personal knowledge of the event being recorded and had or has a business duty to record accurately such event. The business records are available for inspection and copies can be submitted to the Court if required.
5. Prior to the filing of this bankruptcy case, Creditor entered into the following type of agreement with Debtor(s), a true and correct copy of which is attached as Exhibit \_\_\_\_\_.

**G** Revolving Credit Card Agreement (secured)

**G** Revolving Credit Card Agreement (unsecured)

**G** Purchase Money Loan and Security Agreement

**G** Vehicle Financing Agreement

**G** Non-Purchase Money Installment Loan Agreement (secured)

**G** Installment Loan Agreement (unsecured)

**G** Other (specify):

6. As of the commencement of this bankruptcy case, the principal balance owed on the Debt was \$ \_\_\_\_\_, and the interest rate was \_\_\_\_\_% per annum. Debtor(s)' account number is \_\_\_\_\_. Debtor(s)' current credit limit on this account, if applicable, is \$ \_\_\_\_\_.

(continued on next page)

Declaration of Creditor - Page \_\_\_\_ of \_\_\_\_

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**Secured Debt:** If Creditor asserts a security interest in property of Debtor(s), complete Sections 7 and 8 below.

7. Creditor asserts a security interest in the following property of Debtor(s):

	Description	Current "As Is" Value
<b>G</b>	Vehicle ( <i>Year, Make, Model, VIN</i> ):	\$
<b>G</b>	Home Furnishings:	\$
<b>G</b>	Equipment:	\$
<b>G</b>	Jewelry:	\$
<b>G</b>	Clothing:	\$
<b>G</b>	Other:	\$

8. Further evidence of Creditor's security interest and Debtor(s)' payment history are attached to this Motion as indicated below:

**G** True and correct copies of the documents creating the security interest or lien are attached.

**G** Security Interest and Payment History Addendum is attached **OR** **G** A copy of Creditor's computerized payment history in substantially the same format as the Security Interest and Payment Addendum is attached.

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct and that this Declaration was executed on \_\_\_\_\_ at \_\_\_\_\_  
(city, state).

\_\_\_\_\_  
Print Declarant's Name

\_\_\_\_\_  
Signature of Declarant

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## SECURITY INTEREST AND PAYMENT HISTORY ADDENDUM

Creditor claims a security interest in the following property:

### SECURITY INTEREST

Description	Date of Purchase	Purchase Price <i>excluding</i> • sales tax • service contracts • extended warranties	Present Fair Market Value (FMV)	Source of FMV Valuation (Classified ads, garage sales, appraisal, reference guide, or other evidence)

Present Location of the Property (if known): \_\_\_\_\_

Present Condition of the Property (if known): \_\_\_\_\_

**Payment History Since Purchases at Issue** (showing both payments and subsequent charges):

### PAYMENT HISTORY

Transaction Date	Item Purchased	Amount of Purchase	Amount of Payment	Interest/ Fees	Account Balance

A true and correct copy of the Security Agreement between Debtor and Creditor is attached.